

**F.N.B. CORPORATION**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3005332	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$8,503	\$8,759	3.0%		
Loans	\$5,693	\$5,930	4.2%		
Construction & development	\$351	\$334	-5.0%		
Closed-end 1-4 family residential	\$1,405	\$1,424	1.4%		
Home equity	\$353	\$431	22.1%		
Credit card	\$0	\$0			
Other consumer	\$574	\$560	-2.4%		
Commercial & Industrial	\$959	\$1,028	7.2%		
Commercial real estate	\$1,726	\$1,790	3.7%		
Unused commitments	\$1,712	\$1,832	7.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1,012	\$1,153	13.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$475	\$523	10.2%		
Cash & balances due	\$310	\$131	-57.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$34	\$69	103.7%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$40	\$73	85.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$7,308	\$7,553	3.4%		
Deposits	\$6,420	\$6,745	5.1%		
Total other borrowings	\$835	\$732	-12.4%		
FHLB advances	\$257	\$119	-53.8%		
Equity					
Equity capital at quarter end	\$1,115	\$1,126	1.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$46	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.5%	8.3%	--		
Tier 1 risk based capital ratio	11.1%	11.0%	--		
Total risk based capital ratio	12.4%	12.3%	--		
Return on equity <sup>1</sup>	1.4%	7.7%	--		
Return on assets <sup>1</sup>	0.2%	1.0%	--		
Net interest margin <sup>1</sup>	3.6%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	69.0%	82.8%	--		
Loss provision to net charge-offs (qtr)	93.9%	46.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.8%	1.3%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	20.0%	17.9%	5.4%	3.7%	--
Closed-end 1-4 family residential	0.8%	0.6%	0.1%	0.1%	--
Home equity	0.3%	0.3%	0.0%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	0.2%	0.3%	0.2%	--
Commercial & Industrial	1.3%	0.9%	0.1%	0.2%	--
Commercial real estate	2.1%	1.8%	0.1%	0.1%	--
Total loans	2.5%	2.0%	0.5%	0.3%	--